

**United States Bankruptcy Court  
Northern District of Illinois**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Baloun, Jeff A</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Chew, Ana M</b>																					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>5092</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>3230</b>																					
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>689 Manhattan Cir Oswego, IL</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>689 Manhattan Cir Oswego, IL</b>																					
ZIPCODE <b>60543-9802</b>		ZIPCODE <b>60543-9802</b>																					
County of Residence or of the Principal Place of Business: <b>Kendall</b>		County of Residence or of the Principal Place of Business: <b>Kendall</b>																					
Mailing Address of Debtor (if different from street address)		Mailing Address of Joint Debtor (if different from street address):																					
		ZIPCODE																					
Location of Principal Assets of Business Debtor (if different from street address above):		ZIPCODE																					
<b>Type of Debtor</b> (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other																					
		<b>Tax-Exempt Entity</b> (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).																					
		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding																					
		<b>Nature of Debts</b> (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																					
<b>Filing Fee</b> (Check one box)		<b>Chapter 11 Debtors</b>																					
<input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.  <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																					
<b>Statistical/Administrative Information</b>																							
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																							
<b>THIS SPACE IS FOR COURT USE ONLY</b>																							
<b>Estimated Number of Creditors</b> <table border="1"> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000- 5,000</td> <td>5,001- 10,000</td> <td>10,001- 25,000</td> <td>25,001- 50,000</td> <td>50,001- 100,000</td> <td>Over 100,000</td> </tr> </table>				<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
1-49	50-99	100-199	200-999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	Over 100,000														
<b>Estimated Assets</b> <table border="1"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>				<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion														
<b>Estimated Liabilities</b> <table border="1"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>				<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion														

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Baloun, Jeff A &amp; Chew, Ana M</b>
<b>Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: <b>None</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>None</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>X /s/ Derek V Lofland</b> <small>Signature of Attorney for Debtor(s)</small>
		<b>12/12/08</b> <small>Date</small>
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b> <small>(Check any applicable box.)</small> <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> <small>(Check all applicable boxes.)</small> <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  <small>(Name of landlord or lessor that obtained judgment)</small>  <small>(Address of landlord or lessor)</small> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Baloun, Jeff A &amp; Chew, Ana M</b>
<b>Signatures</b>		
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.                  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.                  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).                  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>		<b>Signature of a Foreign Representative</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p>
<b>X</b> <u>/s/ Jeff A Baloun</u> Signature of Debtor <b>Jeff A Baloun</b> <b>X</b> <u>/s/ Ana M Chew</u> Signature of Joint Debtor <b>Ana M Chew</b> Telephone Number (If not represented by attorney) <b>December 12, 2008</b> Date		Signature of Foreign Representative Printed Name of Foreign Representative Date
<b>Signature of Attorney*</b> <b>X</b> <u>/s/ Derek V Lofland</u> Signature of Attorney for Debtor(s) <b>Derek V Lofland 6280490</b> <b>Gleason &amp; Gleason</b> <b>77 W Washington, Ste 1218</b> <b>Chicago, IL 60602</b> <b>(312) 578-9530 Fax: (312) 578-9524</b> <b>derek@chicagobk.com</b> <b>December 12, 2008</b> Date		<b>Signature of Non-Attorney Petition Preparer</b> <p>I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p>
<b>Signature of Debtor (Corporation/Partnership)</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <b>X</b> Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date		Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address <b>X</b> Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</i></p>

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer  
Address:

---



---

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)  
(Required by 11 U.S.C. § 110.)

**X**

Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

#### **Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**Baloun, Jeff A & Chew, Ana M**

Printed Name(s) of Debtor(s)

**X /s/ Jeff A Baloun**

Signature of Debtor

**12/12/2008**

Date

Case No. (if known) \_\_\_\_\_

**X /s/ Ana M Chew**

Signature of Joint Debtor (if any)

**12/12/2008**

Date

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<b>Residence at: 689 Manhattan Cir Oswego, IL 60543-9802</b>		<b>J</b>	<b>340,000.00</b>	<b>341,913.00</b>
			<b>TOTAL</b>	<b>340,000.00</b>

(Report also on Summary of Schedules)

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X	<b>3 Checking accounts</b>	J	<b>300.00</b>
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	<b>3 Savings accounts</b>	J	<b>1,200.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	<b>Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.</b>	J	<b>1,500.00</b>
4. Household goods and furnishings, include audio, video, and computer equipment.	X	<b>Clothing</b>		<b>250.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X	<b>Costume jewelry less than \$500 per piece</b>	J	<b>500.00</b>
6. Wearing apparel.	X	<b>Term life - no cash value</b>	W	<b>0.00</b>
7. Furs and jewelry.	X	<b>Term life thru work - no cash value</b>	H	<b>0.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X	<b>401K</b>	H	<b>100.00</b>
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
			HUSBAND, WIFE, JOINT, OR COMMUNITY	
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>07 Pontiac Grand Prix - lease</b> <b>95 Ford Mustang</b>	J	<b>0.00</b>
26. Boats, motors, and accessories.	X		J	<b>2,000.00</b>
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			

IN RE Baloun, Jeff A &amp; Chew, Ana M

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
**(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
			HUSBAND, WIFE, JOINT, OR COMMUNITY	
32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.	X X X X			

**TOTAL** **5,850.00**(Include amounts from any continuation sheets attached.  
Report total also on Summary of Schedules.)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:  
(Check one box)

- 11 U.S.C. § 522(b)(2)  
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b><u>SCHEDULE A - REAL PROPERTY</u></b>			
Residence at: 689 Manhattan Cir Oswego, IL 60543-9802	735 ILCS 5 §12-901	30,000.00	340,000.00
<b><u>SCHEDULE B - PERSONAL PROPERTY</u></b>			
3 Checking accounts	735 ILCS 5 §12-1001(b)	300.00	300.00
3 Savings accounts	735 ILCS 5 §12-1001(b)	1,200.00	1,200.00
Household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances.	735 ILCS 5 §12-1001(b)	1,500.00	1,500.00
Costume jewelry less than \$500 per piece	735 ILCS 5 §12-1001(b)	500.00	500.00
401K	735 ILCS 5 §12-1006(a)	100.00	100.00
95 Ford Mustang	735 ILCS 5 §12-1001(c)	2,000.00	2,000.00

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>154910643121</b>  <b>G M A C</b> <b>PO Box 130424</b> <b>Roseville, MN 55113-0004</b>	W	Installment account opened 1/07				<b>12,972.00</b>	<b>12,972.00</b>
		VALUE \$					
ACCOUNT NO. <b>136303842</b>  <b>Sovereign Bank Fsb</b> <b>1130 Berkshire Blvd</b> <b>Wyomissing, PA 19610-1242</b>	H	Mortgage account opened 10/05				<b>260,564.00</b>	
		VALUE \$ <b>340,000.00</b>					
ACCOUNT NO. <b>2554704035625</b>  <b>Webster Bank</b> <b>First Federal Plaza</b> <b>Waterbury, CT 06720</b>	H	Revolving account opened 5/06				<b>81,349.00</b>	<b>1,913.00</b>
		VALUE \$ <b>340,000.00</b>					
ACCOUNT NO.							
		VALUE \$					

**0** continuation sheets attached

Subtotal  
(Total of this page) **\$ 354,885.00** **\$ 14,885.00**

Total  
(Use only on last page) **\$ 354,885.00** **\$ 14,885.00**

(Report also on  
Summary of  
Schedules.)  
(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6080978046760866</b>  <b>American General Finan</b> <b>1701 N Larkin Ave Ste 50</b> <b>Crest Hill, IL 60435-1970</b>	H	<b>Installment account opened 6/08</b>				<b>4,998.00</b>
ACCOUNT NO. <b>570</b>  <b>Bank Of America</b> <b>4060 Ogletown/Stan</b> <b>Newark, DE 19713</b>	J	<b>Revolving account opened 11/05</b>				<b>2,100.00</b>
ACCOUNT NO. <b>430572214193</b>  <b>Cap One</b> <b>PO Box 5155</b> <b>Norcross, GA 30091-5155</b>	H	<b>Revolving account opened 2/02</b>				<b>18,568.00</b>
ACCOUNT NO. <b>517805245558</b>  <b>Cap One</b> <b>PO Box 5155</b> <b>Norcross, GA 30091-5155</b>	W	<b>Revolving account opened 7/04</b>				<b>353.00</b>
<b>Subtotal (Total of this page)</b>						<b>\$ 26,019.00</b>
<b>Total</b> (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$

3 continuation sheets attached

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO. <b>542418025278</b>  <b>Citi</b> <b>PO Box 6241</b> <b>Sioux Falls, SD 57117-6241</b>	H	<b>Revolving account opened 3/96</b>			<b>25,172.00</b>
ACCOUNT NO. <b>601918038760</b>  <b>Gemb/care Credit</b> <b>PO Box 103106</b> <b>Roswell, GA 30076-9106</b>	W	<b>Revolving account opened 1/07</b>			<b>2,394.00</b>
ACCOUNT NO. <b>249035</b>  <b>Gemb/jcp</b> <b>PO Box 103106</b> <b>Roswell, GA 30076-9106</b>	W	<b>Revolving account opened 7/07</b>			<b>480.00</b>
ACCOUNT NO. <b>798192414233</b>  <b>Gemb/lowes</b> <b>PO Box 103104</b> <b>Roswell, GA 30076-9104</b>	W	<b>Revolving account opened 7/07</b>			<b>785.00</b>
ACCOUNT NO. <b>771410020840</b>  <b>Gemb/sams Club</b> <b>PO Box 103104</b> <b>Roswell, GA 30076-9104</b>	W	<b>Revolving account opened 12/02</b>			<b>836.00</b>
ACCOUNT NO. <b>540801003067</b>  <b>Hsbc Bank</b> <b>PO Box 5253</b> <b>Carol Stream, IL 60197-5253</b>	W	<b>Revolving account opened 3/05</b>			<b>2,599.00</b>
ACCOUNT NO. <b>549944100838</b>  <b>Hsbc Bank</b> <b>PO Box 15522</b> <b>Wilmington, DE 19850-5522</b>	W	<b>Revolving account opened 2/05</b>			<b>2,273.00</b>
Sheet no. <u>1</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ <b>34,539.00</b>	
(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			Total	\$	
				\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCOUNT NO. <b>515598006914</b>  <b>Hsbc Bank</b> <b>PO Box 5253</b> <b>Carol Stream, IL 60197-5253</b>	J	<b>Revolving account opened 2/08</b>			<b>443.00</b>
ACCOUNT NO. <b>700106323222</b>  <b>Hsbc/bsbuy</b> <b>PO Box 15519</b> <b>Wilmington, DE 19850-5519</b>	H	<b>Revolving account opened 1/07</b>			<b>3,043.00</b>
ACCOUNT NO.  <b>Macys</b> <b>PO Box 8066</b> <b>Mason, OH 45040-8066</b>	J				<b>0.00</b>
ACCOUNT NO. <b>4120614035018592</b>  <b>Merrick Bank</b> <b>PO Box 9201</b> <b>Old Bethpage, NY 11804-9001</b>	W	<b>Revolving account opened 2/08</b>			<b>950.00</b>
ACCOUNT NO. <b>6035320233617784</b>  <b>Thd/cbsd</b> <b>PO Box 20507</b> <b>Kansas City, MO 64195-0507</b>	H	<b>Revolving account opened 12/07</b>			<b>4,425.00</b>
ACCOUNT NO. <b>6035320490123310</b>  <b>Thd/cbsd</b> <b>PO Box 20507</b> <b>Kansas City, MO 64195-0507</b>	W	<b>Revolving account opened 9/05</b>			<b>2,511.00</b>
ACCOUNT NO. <b>1100488820</b>  <b>Wash Mutual/providian</b> <b>PO Box 10467</b> <b>Greenville, SC 29603-0467</b>	W	<b>Revolving account opened 4/99</b>			<b>950.00</b>
Sheet no. <u>2</u> of <u>3</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ <b>12,322.00</b>	
			Total		
			(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
				\$	

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
**(Continuation Sheet)**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	AMOUNT OF CLAIM			
			CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCOUNT NO. <b>12148420</b>  <b>West Sub Bkg</b> <b>711 S Westmore Ave</b> <b>Lombard, IL 60148-3712</b>	H	<b>Revolving account opened 11/86</b>				<b>6,818.00</b>
ACCOUNT NO. <b>5856370688492934</b>  <b>Wfnnb/harlem Furniture</b> <b>PO Box 337003</b> <b>Northglenn, CO 80233-7003</b>	H	<b>Revolving account opened 9/02</b>				<b>5,223.00</b>
ACCOUNT NO. <b>29559419295594191</b>  <b>Wfnnb/victorias Secret</b>	W	<b>Revolving account opened 7/05</b>				<b>324.00</b>
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						
Sheet no. <b>3</b> of <b>3</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	\$ <b>12,365.00</b>		
			Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			
				\$ <b>85,245.00</b>		

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S): 79 16 7mth
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation <b>See Schedule Attached</b>	Unemployed	
Name of Employer		
How long employed		
Address of Employer		

**INCOME:** (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ 6,354.83	\$
2. Estimated monthly overtime	\$	\$
<b>3. SUBTOTAL</b>	<b>\$ 6,354.83</b>	<b>0.00</b>

4. LESS PAYROLL DEDUCTIONS	
a. Payroll taxes and Social Security	\$ 1,261.00
b. Insurance	\$
c. Union dues	\$
d. Other (specify) <b>Medical And Life Ins</b>	\$ 312.00
	\$
<b>5. SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ 1,573.00</b>
<b>6. TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ 4,781.83</b>

7. Regular income from operation of business or profession or farm (attach detailed statement)	\$
8. Income from real property	\$
9. Interest and dividends	\$
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$
11. Social Security or other government assistance (Specify) _____	\$
	\$
12. Pension or retirement income	\$
13. Other monthly income (Specify) _____	\$
	\$
	\$

**14. SUBTOTAL OF LINES 7 THROUGH 13**

\$	\$
----	----

**15. AVERAGE MONTHLY INCOME** (Add amounts shown on lines 6 and 14)

\$	\$ 0.00
----	---------

**16. COMBINED AVERAGE MONTHLY INCOME:** (Combine column totals from line 15;  
if there is only one debtor repeat total reported on line 15)

\$	4,781.83
----	----------

(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**None**

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**  
**Continuation Sheet - Page 1 of 1**

EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	<b>Analyst</b>	
Name of Employer	<b>Armour Eckrich</b>	
How long employed	<b>1 years and 6 months</b>	
Address of Employer		
Occupation	<b>Sales</b>	
Name of Employer	<b>Lowe's</b>	
How long employed		
Address of Employer		

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) \$ **2,302.00**

- a. Are real estate taxes included? Yes  No \_\_\_\_\_  
 b. Is property insurance included? Yes  No \_\_\_\_\_

## 2. Utilities:

a. Electricity and heating fuel \$ **350.00**

b. Water and sewer \$ **30.00**

c. Telephone \$ **100.00**

d. Other \$ \_\_\_\_\_

3. Home maintenance (repairs and upkeep) \$ **30.00**

4. Food \$ **600.00**

5. Clothing \$ **100.00**

6. Laundry and dry cleaning \$ **100.00**

7. Medical and dental expenses \$ **100.00**

8. Transportation (not including car payments) \$ **400.00**

9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ **50.00**

10. Charitable contributions \$ \_\_\_\_\_

11. Insurance (not deducted from wages or included in home mortgage payments)

a. Homeowner's or renter's \$ \_\_\_\_\_

b. Life \$ \_\_\_\_\_

c. Health \$ \_\_\_\_\_

d. Auto \$ **180.00**

e. Other \$ \_\_\_\_\_

12. Taxes (not deducted from wages or included in home mortgage payments)

(Specify) \$ \_\_\_\_\_

13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) \$ **432.00**

a. Auto \$ \_\_\_\_\_

b. Other \$ \_\_\_\_\_

14. Alimony, maintenance, and support paid to others \$ \_\_\_\_\_

15. Payments for support of additional dependents not living at your home \$ \_\_\_\_\_

16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ \_\_\_\_\_

17. Other \$ \_\_\_\_\_

**18. AVERAGE MONTHLY EXPENSES** (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **4,774.00**

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

**None**

**20. STATEMENT OF MONTHLY NET INCOME**

- |                                                      |                    |
|------------------------------------------------------|--------------------|
| a. Average monthly income from Line 15 of Schedule I | \$ <b>4,781.83</b> |
| b. Average monthly expenses from Line 18 above       | \$ <b>4,774.00</b> |
| c. Monthly net income (a. minus b.)                  | \$ <b>7.83</b>     |

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 18 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: December 12, 2008

Signature: /s/ Jeff A Baloun  
Jeff A Baloun

Debtor

Date: December 12, 2008

Signature: /s/ Ana M Chew  
Ana M Chew

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*

IN RE:

Baloun, Jeff A & Chew, Ana M

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
<b>131,470.00</b>	<b>2007 Income from employment</b>
<b>120,000.00</b>	<b>2006 Income from employment</b>
<b>4,700.00</b>	<b>2008 (YTD)</b>

### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 3. Payments to creditors

*Complete a. or b., as appropriate, and c.*

None a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-------------------	-------------	--------------------

**G M A C**

PO Box 130424

Roseville, MN 55113-0004

**Sovereign Bank Fsb**

1130 Berkshire Blvd

Wyomissing, PA 19610-1242

Last 3 months

6,900.00

260,564.00

**Webster Bank****First Federal Plaza****Waterbury, CT 06720**

Last 3 months

1,350.00

81,349.00

*b. Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

*c. All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF  
PAYOR IF OTHER THAN DEBTORAMOUNT OF MONEY OR DESCRIPTION  
AND VALUE OF PROPERTY

Gleason & Gleason  
77 W Washington, Ste 1218  
Chicago, IL 60602

**10. Other transfers**

- None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

**11. Closed financial accounts**

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
401K		<b>Loan of approx 500 on 5/08</b>
401K		<b>loan of approx 3600 5/08</b>

**12. Safe deposit boxes**

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**13. Setoffs**

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

- None List all property owned by another person that the debtor holds or controls.

**15. Prior address of debtor**

- None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**16. Spouses and Former Spouses**

- None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

“Environmental Law” means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

“Site” means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

“Hazardous Material” means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.
- None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
- None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**18. Nature, location and name of business**

- None  a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

- None  b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: December 12, 2008

Signature /s/ Jeff A Baloun  
of Debtor

**Jeff A Baloun**

Date: December 12, 2008

Signature /s/ Ana M Chew  
of Joint Debtor  
(if any)

**Ana M Chew**

0 continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*

**IN RE:**

**Baloun, Jeff A & Chew, Ana M**

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 340,000.00		
B - Personal Property	Yes	3	\$ 5,850.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 354,885.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 85,245.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 4,781.83
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 4,774.00
TOTAL		16	\$ 345,850.00	\$ 440,130.00	

IN RE:

Case No. \_\_\_\_\_

Baloun, Jeff A & Chew, Ana M

Chapter 7 \_\_\_\_\_

Debtor(s)

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ <b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ <b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ <b>0.00</b>
Student Loan Obligations (from Schedule F)	\$ <b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ <b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ <b>0.00</b>
<b>TOTAL</b>	\$ <b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	\$ <b>4,781.83</b>
Average Expenses (from Schedule J, Line 18)	\$ <b>4,774.00</b>
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C Line 20 )	\$ <b>6,354.83</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$ <b>14,885.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ <b>0.00</b>
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$ <b>0.00</b>
4. Total from Schedule F	\$ <b>85,245.00</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$ <b>100,130.00</b>

IN RE:

Baloun, Jeff A

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
WITH CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Jeff A Baloun

Date: December 12, 2008

IN RE:

Chew, Ana M

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
WITH CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Ana M Chew

Date: December 12, 2008

IN RE:

**Baloun, Jeff A & Chew, Ana M**

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** – Debts secured by property of the estate. (*Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.*)

Property No. 1	
Creditor's Name: <b>G M A C</b>	Describe Property Securing Debt: <b>07 Pontiac Grand Prix - lease</b>
Property will be ( <i>check one</i> ): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to ( <i>check at least one</i> ): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is ( <i>check one</i> ): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 2 (if necessary)	
Creditor's Name: <b>Sovereign Bank Fsb</b>	Describe Property Securing Debt: <b>Residence at:</b>
Property will be ( <i>check one</i> ): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to ( <i>check at least one</i> ): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is ( <i>check one</i> ): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

**PART B** – Personal property subject to unexpired leases. (*All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.*)

Property No. 1		
Lessor's Name: <b>GMAC</b>	Describe Leased Property: <b>07 Pontiac Grand Prix</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

1 continuation sheets attached (*if any*)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: December 12, 2008

/s/ Jeff A Baloun

Signature of Debtor

/s/ Ana M Chew

Signature of Joint Debtor

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

(Continuation Sheet)

**PART A – Continuation**

Property No. 3	
<b>Creditor's Name:</b> Webster Bank	<b>Describe Property Securing Debt: Residence at:</b>
Property will be ( <i>check one</i> ): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to ( <i>check at least one</i> ): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is ( <i>check one</i> ): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No.	
<b>Creditor's Name:</b>	<b>Describe Property Securing Debt:</b>
Property will be ( <i>check one</i> ): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to ( <i>check at least one</i> ): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is ( <i>check one</i> ): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No.	
<b>Creditor's Name:</b>	<b>Describe Property Securing Debt:</b>
Property will be ( <i>check one</i> ): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to ( <i>check at least one</i> ): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is ( <i>check one</i> ): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

**PART B – Continuation**

Property No.		
<b>Lessor's Name:</b>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Property No.		
<b>Lessor's Name:</b>	<b>Describe Leased Property:</b>	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

IN RE:

Baloun, Jeff A & Chew, Ana M

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors 21

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: December 12, 2008

/s/ Jeff A Baloun

Debtor

/s/ Ana M Chew

Joint Debtor

Baloun, Jeff A  
689 Manhattan Cir  
Oswego, IL 60543-9802

Gemb/lowes  
PO Box 103104  
Roswell, GA 30076-9104

Wash Mutual/providian  
PO Box 10467  
Greenville, SC 29603-0467

Chew, Ana M  
689 Manhattan Cir  
Oswego, IL 60543-9802

Gemb/sams Club  
PO Box 103104  
Roswell, GA 30076-9104

Webster Bank  
First Federal Plaza  
Waterbury, CT 06720

Gleason & Gleason  
77 W Washington, Ste 1218  
Chicago, IL 60602

GMAC  
PO Box 130424  
Roseville, MN 55113-0004

West Sub Bkg  
711 S Westmore Ave  
Lombard, IL 60148-3712

American General Finan  
1701 N Larkin Ave Ste 50  
Crest Hill, IL 60435-1970

Hsbc Bank  
PO Box 5253  
Carol Stream, IL 60197-5253

Wfnbb/harlem Furniture  
PO Box 337003  
Northglenn, CO 80233-7003

Bank Of America  
4060 Ogletown/Stan  
Newark, DE 19713

Hsbc Bank  
PO Box 15522  
Wilmington, DE 19850-5522

Cap One  
PO Box 5155  
Norcross, GA 30091-5155

Hsbc/bsbuy  
PO Box 15519  
Wilmington, DE 19850-5519

Citi  
PO Box 6241  
Sioux Falls, SD 57117-6241

Macys  
PO Box 8066  
Mason, OH 45040-8066

G M A C  
PO Box 130424  
Roseville, MN 55113-0004

Merrick Bank  
PO Box 9201  
Old Bethpage, NY 11804-9001

Gemb/care Credit  
PO Box 103106  
Roswell, GA 30076-9106

Sovereign Bank Fsb  
1130 Berkshire Blvd  
Wyomissing, PA 19610-1242

Gemb/jcp  
PO Box 103106  
Roswell, GA 30076-9106

Thd/cbsd  
PO Box 20507  
Kansas City, MO 64195-0507

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<b>GMAC</b> <b>PO Box 130424</b> <b>Roseville, MN 55113-0004</b>	<b>07 Pontiac Grand Prix</b>

IN RE:

Baloun, Jeff A & Chew, Ana M

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ **676.00**

Prior to the filing of this statement I have received ..... \$ **676.00**

Balance Due ..... \$ **0.00**

2. The source of the compensation paid to me was:  Debtor  Other (specify): \_\_\_\_\_
3. The source of compensation to be paid to me is:  Debtor  Other (specify): \_\_\_\_\_
4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
 I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  
d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~  
e. [Other provisions as needed]
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

December 12, 2008

Date

*/s/ Derek V Lofland*

Derek V Lofland 6280490  
Gleason & Gleason  
77 W Washington, Ste 1218  
Chicago, IL 60602  
(312) 578-9530 Fax: (312) 578-9524  
derek@chicagobk.com

Form 1040

Department of the Treasury — Internal Revenue Service

**U.S. Individual Income Tax Return 2007**

IRS Use Only — Do not write or staple in this space.

**Label**  
(See instructions.)

**Use the IRS label.**  
Otherwise,  
please print  
or type.

**Presidential  
Election  
Campaign**

For the year Jan 1 - Dec 31, 2007, or other tax year beginning <input type="text"/> 2007, ending <input type="text"/> 20			OMB No. 1545-0074
Your first name <input type="text"/> MI Last name <input type="text"/>			Your social security number <input type="text"/> 240-70-5092
JEFFREY A BALOUN			Spouse's social security number <input type="text"/> 361-50-3230
If a joint return, spouse's first name <input type="text"/> MI Last name <input type="text"/>			You must enter your social security number(s) above. ▲
Home address (number and street). If you have a P.O. box, see instructions. <b>689 MANHATTAN CIRCLE</b>			Apartment no. <input type="text"/>
City, town or post office. If you have a foreign address, see instructions. <b>OSWEGO</b>			State <input type="text"/> ZIP code <input type="text"/> IL 60543
► Check here if you, or your spouse if filing jointly, want \$3 to go to this fund? (see instructions) <input type="checkbox"/> You <input type="checkbox"/> Spouse			

**Filing Status**

- 1  Single  
 2  Married filing jointly (even if only one had income)  
 3  Married filing separately. Enter spouse's SSN above & full name here... ► ANA CHEW
- 4  Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶
- 5  Qualifying widow(er) with dependent child (see instructions)

Check only one box.

<b>Exemptions</b>	6a <input checked="" type="checkbox"/> Yourself. If someone can claim you as a dependent, do not check box 6a. <input type="checkbox"/> b <input type="checkbox"/> Spouse	Boxes checked on 6a and 6b ... <input type="checkbox"/> 1			
c Dependents:	(1) First name <input type="text"/> Last name <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	(2) Dependent's social security number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	(3) Dependent's relationship to you <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	(4) <input type="checkbox"/> if qualifying child for child tax credit (see instrs) <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	No. of children on 6c who: • lived with you ... • did not live with you due to divorce or separation (see instrs) ... Dependents on 6c not entered above ... Add numbers on lines above ... ► <input type="checkbox"/> 1
d Total number of exemptions claimed ...					

**Income**

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

Enclose, but do not attach, any payment. Also, please use Form 1040-V.

**Adjusted Gross Income**

7 Wages, salaries, tips, etc. Attach Form(s) W-2 ...	7 <input type="checkbox"/> 77,010.
8a Taxable interest. Attach Schedule B if required ...	8a <input type="checkbox"/>
b Tax-exempt interest. Do not include on line 8a. <input type="checkbox"/> 8b	9a <input type="checkbox"/>
9a Ordinary dividends. Attach Schedule B if required ...	10 <input type="checkbox"/> 187.
b Qualified dividends (see instrs) <input type="checkbox"/> 9b	11 <input type="checkbox"/>
10 Taxable refunds, credits, or offsets of state and local income taxes (see instructions) ...	12 <input type="checkbox"/>
11 Alimony received ...	13 <input type="checkbox"/>
12 Business income or (loss). Attach Schedule C or C-EZ ...	14 <input type="checkbox"/>
13 Capital gain or (loss). Att Sch D if reqd. If not reqd, ck here ... ► <input type="checkbox"/>	15a <input type="checkbox"/> 15b <input type="checkbox"/>
14 Other gains or (losses). Attach Form 4797 ...	16a <input type="checkbox"/> 16b <input type="checkbox"/>
15a IRA distributions ... <input type="checkbox"/> 15a b Taxable amount (see instrs) ... <input type="checkbox"/>	17 <input type="checkbox"/>
16a Pensions and annuities ... <input type="checkbox"/> 16a b Taxable amount (see instrs) ... <input type="checkbox"/>	18 <input type="checkbox"/>
17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E ...	19 <input type="checkbox"/>
18 Farm income or (loss). Attach Schedule F ...	20a <input type="checkbox"/> 20b <input type="checkbox"/>
19 Unemployment compensation ...	21 <input type="checkbox"/>
20a Social security benefits ... <input type="checkbox"/> 20a b Taxable amount (see instrs) ... <input type="checkbox"/>	22 <input type="checkbox"/> 77,197.
21 Other income ...	23 <input type="checkbox"/>
22 Add the amounts in the far right column for lines 7 through 21. This is your total income ► <input type="checkbox"/>	24 <input type="checkbox"/>
23 Educator expenses (see instructions) ...	25 <input type="checkbox"/>
24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ ...	26 <input type="checkbox"/>
25 Health savings account deduction. Attach Form 8889 ...	27 <input type="checkbox"/>
26 Moving expenses. Attach Form 3903 ...	28 <input type="checkbox"/>
27 One-half of self-employment tax. Attach Schedule SE ...	29 <input type="checkbox"/>
28 Self-employed SEP, SIMPLE, and qualified plans ...	30 <input type="checkbox"/>
29 Self-employed health insurance deduction (see instructions) ...	31a <input type="checkbox"/>
30 Penalty on early withdrawal of savings ...	32 <input type="checkbox"/>
31a Alimony paid b Recipient's SSN ... ► <input type="checkbox"/>	33 <input type="checkbox"/>
32 IRA deduction (see instructions) ...	34 <input type="checkbox"/>
33 Student loan interest deduction (see instructions) ...	35 <input type="checkbox"/>
34 Tuition and fees deduction. Attach Form 8917 ...	36 <input type="checkbox"/>
35 Domestic production activities deduction. Attach Form 8903 ...	37 <input type="checkbox"/> 77,197.
36 Add lines 23 - 31a and 32 - 35 ...	
37 Subtract line 36 from line 22. This is your adjusted gross income ► <input type="checkbox"/>	

BAA For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see instructions.

FDIA0112 12/06/07

Form 1040 (2007)

**Tax and Credits**

**Standard Deduction for —**  
 • People who checked any box on line 39a or 39b or who can be claimed as a dependent, see instructions.

• All others:

Single or Married filing separately, \$5,350

Married filing jointly or Qualifying widow(er), \$10,700

Head of household, \$7,850

38 Amount from line 37 (adjusted gross income)	38	77,197.
39a Check <input type="checkbox"/> You were born before January 2, 1943, <input type="checkbox"/> Blind. Total boxes checked ► 39a	38	77,197.
b If your spouse itemizes on a separate return, or you were a dual-status alien, see instrs and ck here ► 39b		
40 Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40	22,533.
41 Subtract line 40 from line 38	41	54,664.
42 If line 38 is \$117,300 or less, multiply \$3,400 by the total number of exemptions claimed on line 6d. If line 38 is over \$117,300, see the instructions	42	3,400.
43 Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	51,264.
44 Tax (see instrs). Check if any tax is from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972 c <input type="checkbox"/> Form(s) 8889	44	9,243.
45 Alternative minimum tax (see instructions). Attach Form 6251.	45	
46 Add lines 44 and 45	46	9,243.

47 Credit for child and dependent care expenses. Attach Form 2441

47

48 Credit for the elderly or the disabled. Attach Schedule R.

48

49 Education credits. Attach Form 8863

49

50 Residential energy credits. Attach Form 5695

50

51 Foreign tax credit. Attach Form 1116 if required

51

52 Child tax credit (see instructions). Attach Form 8901 if required

52

53 Retirement savings contributions credit. Attach Form 8880

53

54 Credits from: a  Form 8396 b  Form 8859 c  Form 8839

54

55 Other credits: a  Form 3800 b  Form 8801 c  Form

55

56 Add lines 47 through 55. These are your **total credits**

56

57 Subtract line 56 from line 46. If line 56 is more than line 46, enter -0-

57

58 Self-employment tax. Attach Schedule SE

58

59 Unreported social security and Medicare tax from: a  Form 4137 b  Form 8919

59

60 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required

60

61 Advance earned income credit payments from Form(s) W-2, box 9

61

62 Household employment taxes. Attach Schedule H.

62

63 Add lines 57-62. This is your **total tax**

63

64 Federal income tax withheld from Forms W-2 and 1099

64

65 2007 estimated tax payments and amount applied from 2006 return

65

66a **Earned income credit (EIC)**

66a

b Nontaxable combat pay election ► 66b

66b

67 Excess social security and tier 1 RRTA tax withheld (see instructions)

67

68 Additional child tax credit. Attach Form 8812

68

69 Amount paid with request for extension to file (see instructions)

69

70 Payments from: a  Form 2439 b  Form 4136 c  Form 8885

70

71 Refundable credit for prior year minimum tax from Form 8801, line 27

71

72 Add lines 64, 65, 66a, and 67 through 71. These are your **total payments**

72

73 If line 72 is more than line 63, subtract line 63 from line 72. This is the amount you overpaid

73

74a Amount of line 73 you want **refunded to you**. If Form 8888 is attached, check here ►

74a

b Routing number ..... 071025661 ► c Type:  Checking  Savings

d Account number ..... 14801343279

75 Amount of line 73 you want applied to your 2008 estimated tax ► 75

75

76 Amount you owe. Subtract line 72 from line 63. For details on how to pay, see instructions

76

77 Estimated tax penalty (see instructions)

77

**Payments**

If you have a qualifying child, attach Schedule EIC.

**Refund**

Direct deposit? See instructions and fill in 74b, 74c, and 74d or Form 8888.

**Amount You Owe**

**Third Party Designee**

**Sign Here**

Joint return? See instructions.

Keep a copy for your records.

Do you want to allow another person to discuss this return with the IRS (see instructions)?  Yes. Complete the following.  
Designee's name ► Phone no. ► Personal identification number (PIN) ►

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature ► Date Your occupation FINANCIAL ANALYST Daytime phone number

Spouse's signature. If a joint return, both must sign. Date Spouse's occupation

**Paid Preparer's Use Only**

Preparer's signature ► Date Check if self-employed  Preparer's SSN or PTIN P00513089

Firm's name (or yours if self-employed), address, and ZIP code ► DMP ACCOUNTING SERVICES EIN 36-4297496

22462 S REMINGTON DR CHANNAHON IL 60410-8403 Phone no. (630) 709-9100

**ARMOUR-ECKRICH MEATS**

Loc. 0177

4225 NAPERVILLE ROAD, SUITE 600  
LISLE, IL 60532VOUCHER# **158722****EMPLOYEE STATEMENT OF EARNINGS AND DEDUCTIONS (RETAIN)**

<b>EMPLOYEE</b>	JEFFREY A BALOUN 689 MANHATTAN CIRCLE OSWEGO, IL 60543		
<b>EMPL.#</b>	3080931		
<b>PAY PERIOD</b>	8/24/2008		
<b>CURRENT HOURS</b>	Code	Position	Hours Rate
	001S	17774	80.00 50.0000

<b>EARNINGS</b>	<b>CURRENT</b>	<b>Y-T-D</b>
REGULAR PAY	2,636.16	43,291.62
TERM LIFE >50K	3.78	64.26
GROSS PAY	2,639.94	43,355.88
GROSS WAGES	2,636.16	43,291.62

  

<b>DEDUCTIONS</b>	<b>CURRENT</b>	<b>Y-T-D</b>
MEDICAL	103.00	1236.00
SUPP. LIFE	13.57	230.69
LIFE AD&D	8.72	133.74
DEPENDENT LIFE	.88	14.96
401-K	52.72	865.79
FED INC TAX	276.38	4556.71
MEDICARE TAX	36.79	610.74
SOCIAL SEC TAX	157.29	2611.43
STATE TAX	72.22	1198.34
DIR DEP NET PAY	1,914.59	31833.22
TOTALS:	2,636.16	43291.62

**158722**  
PAYROLL ACCOUNT

ARMOUR-ECKRICH MEATS 4225 NAPERVILLE ROAD, SUITE 600, LISLE, IL 60532

CREDITED THE ACCOUNT OF

DEPOSIT DATE

ACCOUNT

AMOUNT

JEFFREY A BALOUN  
689 MANHATTAN CIRCLE  
OSWEGO, IL 60543

8/22/2008

DIR DEP - NET PA

1,914.59

DEPOSIT APPROVED

ON REC'D DATE

**ARMOUR-ECKRICH MEATS**

Document Page 39 of 47

Loc. 0177

4225 NAPERVILLE ROAD, SUITE 600  
LISLE, IL 60532

VOUCHER# 154717

**EMPLOYEE STATEMENT OF EARNINGS AND DEDUCTIONS (RETAIN)**

<b>EMPLOYEE</b>	JEFFREY A BALOUN 689 MANHATTAN CIRCLE OSWEGO, IL 60543		
<b>EMPL.#</b>	3080931		
<b>PAY PERIOD</b>	8/10/2008		
<b>CURRENT HOURS</b>	Code	Position	Hours Rate
	001S	17774	80.00 50.0000

<b>EARNINGS</b>	<b>CURRENT</b>	<b>Y-T-D</b>
REGULAR PAY	2,636.16	40,655.46
TERM LIFE >50K	3.78	60.48
GROSS PAY	2,639.94	40,715.94
GROSS WAGES	2,636.16	40,655.46

  

<b>DEDUCTIONS</b>	<b>CURRENT</b>	<b>Y-T-D</b>
MEDICAL	103.00	1133.00
SUPP. LIFE	13.57	217.12
LIFE AD&D	8.72	125.02
DEPENDENT LIFE	.88	14.08
401-K	52.72	813.07
FED INC TAX	276.38	4280.33
MEDICARE TAX	36.78	573.95
SOCIAL SEC TAX	157.29	2454.14
STATE TAX	72.22	1126.12
DIR DEP NET PAY	1,914.60	29918.63
TOTALS:	2,636.16	40655.46

154717  
PAYROLL ACCOUNT

ARMOUR-ECKRICH MEATS 4225 NAPERVILLE ROAD, SUITE 600, LISLE, IL 60532

CREDITED THE ACCOUNT OF

JEFFREY A BALOUN  
689 MANHATTAN CIRCLE  
OSWEGO, IL 60543

DEPOSIT DATE ACCOUNT AMOUNT

8/08/2008 DIR DEP - NET PA 1,914.60

## ARMOUR-ECKRICH MEATS

4225 NAPERVILLE ROAD, SUITE 600  
LISLE, IL 60532

Loc. 0177

VOUCHER# 150380

## EMPLOYEE STATEMENT OF EARNINGS AND DEDUCTIONS (RETAIN)

EMPLOYEE	JEFFREY A BALOUN 689 MANHATTAN CIRCLE OSWEGO, IL 60543		
EMPL.#	3080931		
PAY PERIOD	7/27/2008		
CURRENT HOURS	Code	Position	Hours Rate
	001S	17774	80.00 50.0000

EARNINGS	CURRENT	Y-T-D
REGULAR PAY	2,534.62	38,019.30
TERM LIFE >50K	3.78	56.70
GROSS PAY	2,538.40	38,076.00
GROSS WAGES	2,534.62	38,019.30

  

DEDUCTIONS	CURRENT	Y-T-D
MEDICAL	103.00	1030.00
SUPP. LIFE	13.57	203.55
LIFE AD&D	8.72	116.30
DEPENDENT LIFE	.88	13.20
401-K	50.69	760.35
FED INC TAX	261.46	4003.95
MEDICARE TAX	35.32	537.17
SOCIAL SEC TAX	150.99	2296.85
STATE TAX	69.23	1053.90
DIR DEP NET PAY	1,840.76	28004.03
TOTALS:	2,534.62	38019.30

150380  
PAYROLL ACCOUNT

ARMOUR-ECKRICH MEATS 4225 NAPERVILLE ROAD, SUITE 600, LISLE, IL 60532

CREDITED THE ACCOUNT OF

JEFFREY A BALOUN  
689 MANHATTAN CIRCLE  
OSWEGO, IL 60543

DEPOSIT DATE ACCOUNT AMOUNT

7/25/2008 DIR DEP - NET PA 1,840.76

**ARMOUR-ECKRICH MEATS**

4225 NAPERVILLE ROAD, SUITE 600  
LISLE, IL 60532

LOC. 0177 VOUCHER# 144887

EMPLOYEE STATEMENT OF EARNINGS AND DEDUCTIONS (RETAIN)	
EMPLOYEE	JEFFREY A BALOUN 689 MANHATTAN CIRCLE OSWEGO, IL 60543
EMPL.#	3080931
PAY PERIOD	7/13/2008
CURRENT HOURS	Code Position Hours Rate 001S 17774 80.00 50.0000
401K COMPANY MATCH	CURRENT Y-T-D \$25.25 \$354.90
EARNINGS	CURRENT Y-T-D
REGULAR PAY	2,534.62 35,484.68
TERM LIFE >50K	3.78 52.92
GROSS PAY	2,538.40 35,537.60
GROSS WAGES	2,534.62 35,484.68
DEDUCTIONS	CURRENT Y-T-D
MEDICAL	103.00 927.00
SUPP. LIFE	13.57 189.98
LIFE AD&D	8.72 107.58
DÉPENDENT LIFE	.88 12.32
401-K	50.69 709.66
FED INC TAX	261.46 3742.49
MEDICARE TAX	35.31 501.85
SOCIAL SEC TAX	151.00 2145.86
STATE TAX	69.23 984.67
DIR DEP NET PAY	1,840.76 26163.27
TOTALS:	2,534.62 35484.68



ARMOUR-ECKRICH MEATS 4225 NAPERVILLE ROAD, SUITE 600, LISLE, IL 60532

144887

PAYROLL ACCOUNT

CREDITED THE ACCOUNT OF

JEFFREY A BALOUN  
689 MANHATTAN CIRCLE  
OSWEGO, IL 60543

DEPOSIT DATE ACCOUNT AMOUNT  
7/11/2008 DIR DEP - NET PA 1,840.76

**ARMOUR-ECKRICH MEATS**4225 NAPERVILLE ROAD, SUITE 600  
LISLE, IL 60532

Loc. 0177

VOUCHER# **140807****EMPLOYEE STATEMENT OF EARNINGS AND DEDUCTIONS (RETAIN)**

<b>EMPLOYEE</b>	JEFFREY A BALOUN 689 MANHATTAN CIRCLE OSWEGO, IL 60543		
<b>EMPL.#</b>	3080931		
<b>PAY PERIOD</b>	6/29/2008		
<b>CURRENT HOURS</b>	Code	Position	Hours Rate
	001S	17774	80.00 50.0000
<b>401K COMPANY MATCH</b>	<b>CURRENT</b>	<b>V-T-D</b>	
	\$25.35	\$329.55	

<b>EARNINGS</b>	<b>CURRENT</b>	<b>Y-T-D</b>
REGULAR PAY	2,534.62	32,950.06
TERM LIFE >50K	3.78	49.14
GROSS PAY	2,538.40	32,999.20
GROSS WAGES	2,534.62	32,950.06

  

<b>DEDUCTIONS</b>	<b>CURRENT</b>	<b>Y-T-D</b>
MEDICAL	103.00	824.00
SUPP. LIFE	13.57	176.41
LIFE AD&D	8.72	98.86
DEPENDENT LIFE	.88	11.44
401-K	50.69	658.97
FED INC TAX	261.46	3481.03
MEDICARE TAX	35.31	466.54
SOCIAL SEC TAX	150.99	1994.86
STATE TAX	69.23	915.44
DIR DEP NET PAY	1,840.77	24322.51
TOTALS:	2,534.62	32950.06



ARMOUR-ECKRICH MEATS 215 DIEHL, NAPERVILLE, IL 60563-1278

**140807**

PAYROLL ACCOUNT

CREDITED THE ACCOUNT OF

DEPOSIT DATE ACCOUNT AMOUNT

JEFFREY A BALOUN  
689 MANHATTAN CIRCLE  
OSWEGO, IL 60543

6/27/2008 DIR DEP - NET PA 1,840.77

DEPOSIT ADVICE

DO NOT CASH

**ARMOUR-ECKRICH MEATS**

4225 NAPERVILLE ROAD, SUITE 600  
LISLE, IL 60532

VOUCHER# **136437**

Loc. 0177

**EMPLOYEE STATEMENT OF EARNINGS AND DEDUCTIONS (RETAIN)**

EMPLOYEE	JEFFREY A BALOUN 689 MANHATTAN CIRCLE OSWEGO, IL 60543		
EMPL.#	3080931		
PAY PERIOD	6/15/2008		
CURRENT HOURS	Code Position	Hours	Rate
	001S	17774	80.00
<b>401K COMPANY MATCH</b>		<b>CURRENT</b>	<b>Y-T-D</b>

EARNINGS	CURRENT	Y-T-D
REGULAR PAY	2,534.62	30,415.44
TERM LIFE >50K	3.78	45.36
GROSS PAY	2,538.40	30,460.80
GROSS WAGES	2,534.62	30,415.44

  

DEDUCTIONS	CURRENT	Y-T-D
MEDICAL	103.00	721.00
SUPP. LIFE	13.57	162.84
LIFE AD&D	8.72	90.14
DEPENDENT LIFE	.88	10.56
401-K	50.69	608.28
FED INC TAX	261.46	3219.57
MEDICARE TAX	35.32	431.23
SOCIAL SEC TAX	151.00	1843.87
STATE TAX	69.23	846.21
DIR DEP NET PAY	1,840.75	22481.74
TOTALS:	2,534.62	30415.44



ARMOUR-ECKRICH MEATS 215 DIEHL, NAPERVILLE, IL 60563-1278

**136437**

PAYROLL ACCOUNT

CREDITED THE ACCOUNT OF

DEPOSIT DATE ACCOUNT AMOUNT

6/13/2008 DIR DEP - NET PA 1,840.75

JEFFREY A BALOUN  
689 MANHATTAN CIRCLE  
OSWEGO, IL 60543

DEPOSIT ADVICE

DO NOT CASH

**ARMOUR-ECKRICH MEATS**

4225 NAPERVILLE ROAD, SUITE 600  
LISLE, IL 60532

VOUCHER# **133813**

Loc. 0177

**EMPLOYEE STATEMENT OF EARNINGS AND DEDUCTIONS (RETAIN)**

EMPLOYEE	JEFFREY A BALOUN 689 MANHATTAN CIRCLE OSWEGO, IL 60543		
EMPL.#	3080931		
PAY PERIOD	6/01/2008	Code Position	Hours Rate
CURRENT HOURS	001S	17774	80.00 50.0000
401K COMPANY MATCH	CURRENT \$25.35	Y-T-D \$275.85	

EARNINGS	CURRENT	Y-T-D
REGULAR PAY	2,534.62	27,880.82
TERM LIFE >50K	3.78	41.58
GROSS PAY	2,538.40	27,922.40
GROSS WAGES	2,534.62	27,880.82

  

DEDUCTIONS	CURRENT	Y-T-D
MEDICAL	103.00	618.00
SUPP. LIFE	13.57	149.27
LIFE AD&D	8.72	81.42
DEPENDENT LIFE	.88	9.68
401-K	50.69	557.59
FED INC TAX	261.46	2958.11
MEDICARE TAX	35.31	395.91
SOCIAL SEC TAX	150.99	1692.87
STATE TAX	69.23	776.98
DIR DEP NET PAY	1,840.77	20640.99
TOTALS:	2,534.62	27880.82



ARMOUR-ECKRICH MEATS 215 DIEHL, NAPERVILLE, IL 60563-1278

**133813**

PAYROLL ACCOUNT

CREDITED THE ACCOUNT OF

DEPOSIT DATE ACCOUNT AMOUNT  
5/30/2008 DIR DEP - NET PA 1,840.77

JEFFREY A BALOUN  
689 MANHATTAN CIRCLE  
OSWEGO, IL 60543

**DEPOSIT ADVICE**

**DO NOT CASH**

**ARMOUR-ECKRICH MEATS**

4225 NAPERVILLE ROAD, SUITE 600  
LISLE, IL 60532

Loc. 0177

VOUCHER# 128302

**EMPLOYEE STATEMENT OF EARNINGS AND DEDUCTIONS (RETAIN)**

**EMPLOYEE** JEFFREY A BALOUN  
689 MANHATTAN CIRCLE  
OSWEGO, IL 60543

**EMPL.#** 3080931

**PAY PERIOD** 5/18/2008

Code	Position	Hours	Rate
001S	17774	80.00	50.0000

EARNINGS	CURRENT	Y-T-D
REGULAR PAY	2,534.62	25,346.20
TERM LIFE >50K	3.78	37.80
GROSS PAY	2,538.40	25,384.00
GROSS WAGES	2,534.62	25,346.20

401K COMPANY MATCH	CURRENT	Y-T-D
	\$25.35	\$253.50

DEDUCTIONS	CURRENT	Y-T-D
MEDICAL	103.00	515.00
SUPP. LIFE	13.57	135.70
LIFE AD&D	8.72	72.70
DEPENDENT LIFE	.88	8.80
401-K	50.69	506.90
FED INC TAX	261.46	2696.65
MEDICARE TAX	35.31	360.60
SOCIAL SEC TAX	151.00	1541.88
STATE TAX	69.23	707.75
DIR DEP NET PAY	1,840.76	18800.22
TOTALS:	2,534.62	25346.20



ARMOUR-ECKRICH MEATS 215 DIEHL, NAPERVILLE, IL 60563-1278

128302

PAYROLL ACCOUNT

CREDITED THE ACCOUNT OF

DEPOSIT DATE ACCOUNT AMOUNT

5/16/2008 DIR DEP - NET PA 1,840.76

JEFFREY A BALOUN  
689 MANHATTAN CIRCLE  
OSWEGO, IL 60543

**DEPOSIT ADVICE  
DO NOT CASH**

Certificate Number: 00437-ILN-CC-004801040

### **CERTIFICATE OF COUNSELING**

I CERTIFY that on September 2, 2008, at 11:06 o'clock AM MDT,

Ana M Chew received from

Black Hills Children's Ranch, Inc.,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date: September 2, 2008 By /s/Sully Serrano

Name Sully Serrano

Title Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

IN RE:

Baloun, Jeff A & Chew, Ana M

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7 \_\_\_\_\_

**DECLARATION REGARDING ELECTRONIC FILING**

Signed by Debtor(s) or Corporate Representative  
**To Be Used When Filing over the Internet**

PART I - DECLARATION OF PETITIONER

A. To be completed in all cases.

Date: 10/2/08

I(We) Jeff A Baloun

and Ana M Chew

officer, partner, or member, hereby declare under penalty of perjury that the information I(we) have given my (our) attorney, including correct social security number(s) and the information provided in the electronically filed petition, statements, schedules, and if applicable, application to pay filing fee in installments, is true and correct. I(we) consent to my(our) attorney sending the petition, statements, schedules, and this DECLARATION to the United States Bankruptcy Court. I(we) understand that this DECLARATION must be filed with the Clerk in addition to the petition. I(we) understand that failure to file this DECLARATION will cause this case to be dismissed pursuant to 11 U.S.C. sections 707(a) and 105.

B. To be checked and applicable only if the petitioner is an individual (or individuals) whose debts are primarily consumer debts and who has (or have) chosen to file under chapter 7.

I(we) am(are) aware that I(we) may proceed under chapter 7, 11, 12, or 13 of Title 11 United States Code; I(we) understand the relief available under each such chapter; I(we) choose to proceed under chapter 7; and I(we) request relief in accordance with chapter 7.

C. To be checked and applicable only if the petition is a corporation, partnership, or limited liability entity.

I declare under penalty of perjury that the information provided in this petition is true and correct and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter specified in the petition.

Signature:

Jeff A. Baloun

(Debtor or Corporate Officer, Partner or Member)

Signature:

Ana Chew

(Joint Debtor)